

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Ronald Eugene Carson
Robin Rene Carson
Debtor(s)

Case No. 20-02771-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Dec 04, 2020

User: AutoDocket
Form ID: pdf002

Page 1 of 3
Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 06, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Ronald Eugene Carson, Robin Rene Carson, 108 Antietam Drive, Waynesboro, PA 17268-1732
cr	+ Santander Consumer USA Inc. dba Chrysler Capital a, P.O. Box 961245, Fort Worth, TX 76161-0244
5359636	+ Best Buy/CBNA, P O Box 6497, Sioux Falls, SD 57117-6497
5362837	+ CCAP Auto Lease Ltd., P.O. BOX 961275, FORT WORTH, TX 76161-0275
5372347	Capital One N.A., Peritus Portfolio Services II, LLC, PO BOX 141419, IRVING, TX 75014-1419
5359639	+ Chambersburg Hospital, 760 E Washington St, Chambersburg, PA 17201-2751
5359640	#+ Chambersburg Imaging, 25 Penncraft Ave, Ste E, Chambersburg, PA 17201-1649
5359641	+ Chrysler Capital, P O Box 961274, Fort Worth, TX 76161-0274
5359642	+ Citi Diamond, P O Box 6500, Sioux Falls, SD 57117-6500
5359643	Credit Management Co, PO Box 2300, Pittsburgh, PA 15205
5359645	+ Exxon Mobil, P O Box 6404, Sioux Falls, SD 57117-6404
5376100	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
5359650	+ Mercury, 2220 6 th Street, Brookings, SD 57006-2403
5360986	+ Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
5375443	+ Santander Consumer USA Inc., dba Chrysler Capital as servicer for, CCAP Auto Lease Ltd., P.O. Box 961245, Fort Worth, TX 76161-0244
5359654	+ Summit Physicians Svcs, 785 Fifth Ave, Ste 3, Chambersburg, PA 17201-4232
5359656	+ Waynesboro Ambulance Squad Inc, P O Box 90, Danville, PA 17821-0090
5359657	+ Waynesboro Hospital, 501 E Main St, Waynesboro, PA 17268-2394

TOTAL: 18

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 04 2020 19:33:37	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5359635	+ Email/PDF: gecsedl@recoverycorp.com	Dec 04 2020 19:33:22	Amazon, PO Box 965015, Orlando, FL 32896-5015
5359638	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Dec 04 2020 20:22:59	Capital One, P O Box 30281, Salt Lake City, UT 84130-0281
5359637	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Dec 04 2020 20:23:07	Capital One, P O Box 30285, Salt Lake City, UT 84130-0285
5361201	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Dec 04 2020 19:31:15	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5374916	+ Email/Text: bnc@bass-associates.com	Dec 04 2020 19:11:00	Cavalry SPV I, LLC, C/o Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite #200, Tucson, AZ 85712-1083

5359644	+ Email/PDF: creditonebknotifications@resurgent.com	Dec 04 2020 19:33:32	Credit One Bank, P O Box 98875, Las Vegas, NV 89193-8875
5359647	+ Email/Text: PBNCNotifications@peritussservices.com	Dec 04 2020 19:12:00	Kohls Department Store, PO Box 3115, Milwaukee, WI 53201-3115
5360465	Email/PDF: resurgentbknotifications@resurgent.com	Dec 04 2020 19:31:28	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5359648	+ Email/Text: bk@lendingclub.com	Dec 04 2020 19:12:00	Lending Club Corp, 71 Stevenson St, Ste 300, San Francisco, CA 94105-2985
5359649	+ Email/PDF: gecsed@recoverycorp.com	Dec 04 2020 19:31:12	Lowes, PO Box 965036, Orlando, FL 32896-5036
5363874	+ Email/PDF: cbp@onemainfinancial.com	Dec 04 2020 19:31:06	ONE MAIN, PO BOX 3251, EVANSVILLE IN 47731-3251
5359651	+ Email/PDF: cbp@onemainfinancial.com	Dec 04 2020 19:32:08	One Main Financial, P O Box 1010, Evansville, IN 47706-1010
5373725	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 04 2020 19:32:34	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5359652	+ Email/Text: bankruptcy@patriotfcu.org	Dec 04 2020 19:12:00	Patriot FCU, P O Box 778, 800 Wayne Ave, Chambersburg, PA 17201-3810
5364412	+ Email/Text: bankruptcy@patriotfcu.org	Dec 04 2020 19:12:00	Patriot Federal Credit Union, PO Box 778, Chambersburg, PA 17201-0778
5359653	+ Email/PDF: gecsed@recoverycorp.com	Dec 04 2020 19:31:12	PayPal, P O Box 960080, Orlando, FL 32896-0080
5366810	Email/Text: bnc-quantum@quantum3group.com	Dec 04 2020 19:12:00	Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788
5375478	Email/Text: bnc-quantum@quantum3group.com	Dec 04 2020 19:12:00	Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788
5360466	Email/PDF: resurgentbknotifications@resurgent.com	Dec 04 2020 19:31:30	Resurgent Receivables, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5376385	+ Email/Text: bncmail@w-legal.com	Dec 04 2020 19:12:00	SCOLOPAX, LLC, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
5359711	+ Email/PDF: gecsed@recoverycorp.com	Dec 04 2020 19:31:12	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5359655	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 04 2020 19:12:00	Wayfair, PO Box 182789, Columbus, OH 43218-2789

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5375000	*+	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
5359646	##	Keystone Health Center, 755 Norland Ave, Ste 200, Chambersburg, PA 17201

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 06, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 4, 2020 at the address(es) listed below:

Name	Email Address
Charles J DeHart, III (Trustee)	TWecf@pamd13trustee.com
Michael John Csonka	on behalf of Debtor 1 Ronald Eugene Carson office@csonkalaw.com kwhitsel@csonkalaw.com;r48114@notify.bestcase.com
Michael John Csonka	on behalf of Debtor 2 Robin Rene Carson office@csonkalaw.com kwhitsel@csonkalaw.com;r48114@notify.bestcase.com
Rebecca Ann Solarz	on behalf of Creditor FREEDOM MORTGAGE CORPORATION bkgroup@kmlawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov
William E. Craig	on behalf of Creditor Santander Consumer USA Inc. dba Chrysler Capital as servicer for CCAP Auto Lease Ltd. ecfmail@mortoncraig.com mortoncraigecef@gmail.com

TOTAL: 6

LOCAL BANKRUPTCY FORM 3015-1**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:
Ronald Eugene Carson
Robin Rene Carson

CHAPTER 13
CASE NO. **1:20-bk-02771**

☒ ORIGINAL PLAN
☐ AMENDED PLAN (Indicate 1st, 2nd, 3rd, etc.)
☐ Number of Motions to Avoid Liens
☐ Number of Motions to Value Collateral

CHAPTER 13 PLAN**NOTICES**

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

- | | | | |
|---|---|-----------------------------------|--|
| 1 | The plan contains nonstandard provisions, set out in § 9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania. | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not Included |
| 2 | The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor. | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not Included |
| 3 | The plan avoids a judicial lien or nonpossessory, nonpurchase-money security interest, set out in § 2.G. | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not Included |

YOUR RIGHTS WILL BE AFFECTED

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

1. PLAN FUNDING AND LENGTH OF PLAN.**A. Plan Payments From Future Income**

1. To date, the Debtor paid \$__ (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is **\$12,420.00**, plus other payments and property stated in § 1B below:

Start mm/yy	End mm/yy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
1	36	345.00	0.00	345.00	12,420.00
				Total Payments:	\$12,420.00

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.

3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.
4. CHECK ONE: ☒ Debtor is at or under median income. *If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.*

B. Additional Plan Funding From Liquidation of Assets/Other

1. The Debtor estimates that the liquidation value of this estate is **\$0.00**. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

Check one of the following two lines.

☒ No assets will be liquidated. *If this line is checked, the rest of § 1.B.2 and complete § 1.B.3 if applicable*

☐ Certain assets will be liquidated as follows:

2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$__ from the sale of property known and designated as __. All sales shall be completed by __. If the property does not sell by the date specified, then the disposition of the property shall be as follows:

3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows:

2. SECURED CLAIMS.

A. Pre-Confirmation Distributions. Check one.

☒ None. *If "None" is checked, the rest of § 2.A need not be completed or reproduced.*

B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. Check one.

☐ None. *If "None" is checked, the rest of § 2.B need not be completed or reproduced.*

☒ Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
Chrysler Capital	2017 Dodge 1500 21000 miles KBB TI 22,670 KBB PP 25,843	
Freedom Mortgage/Nationstar Mortgage	108 Antietam Drive Waynesboro, PA 17268 Franklin County	
Patriot FCU	2017 Chevy Cruise 33.000 miles KBB TI 9,147 KBB PP 11,912	

C. Arrears (Including, but not limited to, claims secured by Debtor's principal residence). Check one.

☒ None. *If "None" is checked, the rest of § 2.C need not be completed or reproduced.*

D. Other secured claims (conduit payments and claims for which a § 506 valuation is not applicable, etc.)

☒ None. *If "None" is checked, the rest of § 2.D need not be completed or reproduced.*

E. Secured claims for which a § 506 valuation is applicable. Check one.

☐ None. If "None" is checked, the rest of § 2.E need not be completed or reproduced.

F. Surrender of Collateral. Check one.

☐ None. If "None" is checked, the rest of § 2.F need not be completed or reproduced.

G. Lien Avoidance. Do not use for mortgages or for statutory liens, such as tax liens. Check one.

☐ None. If "None" is checked, the rest of § 2.G need not be completed or reproduced.

3. **PRIORITY CLAIMS.**

A. Administrative Claims

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.

2. Attorney's fees. Complete only one of the following options:

- a. In addition to the retainer of \$ 850.00 already paid by the Debtor, the amount of \$ 3,150.00 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or
- b. \$_____ per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).

3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above.
Check one of the following two lines.

☐ None. If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.

B. Priority Claims (including, certain Domestic Support Obligations)

☐ None. If "None" is checked, the rest of § 3.B need not be completed or reproduced.

C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B). Check one of the following two lines.

☐ None. If "None" is checked, the rest of § 3.C need not be completed or reproduced.

4. **UNSECURED CLAIMS**

A. Claims of Unsecured Nonpriority Creditors Specially Classified.
Check one of the following two lines.

☐ None. If "None" is checked, the rest of § 4.A need not be completed or reproduced.

B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.

5. **EXECUTORY CONTRACTS AND UNEXPIRED LEASES. Check one of the following two lines.**

☐ None. If "None" is checked, the rest of § 5 need not be completed or reproduced.

6. **VESTING OF PROPERTY OF THE ESTATE.**

Property of the estate will vest in the Debtor upon*Check the applicable line:*

- ☐ plan confirmation.
☐ entry of discharge.
☐ closing of case.

7. DISCHARGE: (Check one)

- ☒ The debtor will seek a discharge pursuant to § 1328(a).
☐ The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

8. ORDER OF DISTRIBUTION:

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1: _____
 Level 2: _____
 Level 3: _____
 Level 4: _____
 Level 5: _____
 Level 6: _____
 Level 7: _____
 Level 8: _____

If the above Levels are filled in, the rest of § 8 need not be completed or reproduced. If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

Level 1: Adequate protection payments.
 Level 2: Debtor's attorney's fees.
 Level 3: Domestic Support Obligations.
 Level 4: Priority claims, pro rata.
 Level 5: Secured claims, pro rata.
 Level 6: Specially classified unsecured claims.
 Level 7: Timely filed general unsecured claims.
 Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

9. NONSTANDARD PLAN PROVISIONS

Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)

Dated: October 22, 2020

/s/ Michael J. Csonka
Michael J. Csonka 91232
 Attorney for Debtor

/s/ Ronald Eugene Carson
Ronald Eugene Carson
 Debtor

/s/ Robin Rene Carson
Robin Rene Carson
 Joint Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.